

RIISING SUN BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1846232	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$263	\$246	-6.2%		
Loans	\$220	\$183	-16.6%		
Construction & development	\$21	\$14	-31.6%		
Closed-end 1-4 family residential	\$55	\$48	-12.5%		
Home equity	\$11	\$9	-14.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-11.5%		
Commercial & Industrial	\$48	\$37	-23.1%		
Commercial real estate	\$71	\$61	-14.3%		
Unused commitments	\$13	\$12	-9.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$9	72.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$14	27.6%		
Cash & balances due	\$15	\$28	83.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$248	\$230	-7.3%		
Deposits	\$244	\$227	-7.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$15	\$17	11.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	5.6%	6.6%	--		
Tier 1 risk based capital ratio	7.0%	9.1%	--		
Total risk based capital ratio	8.3%	10.3%	--		
Return on equity ¹	-74.9%	-13.9%	--		
Return on assets ¹	-4.7%	-0.9%	--		
Net interest margin ¹	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	56.3%	30.6%	--		
Loss provision to net charge-offs (qtr)	37.3%	105.7%	--		
Net charge-offs to average loans and leases ¹	3.6%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.7%	7.9%	0.5%	0.0%	--
Closed-end 1-4 family residential	4.8%	10.5%	0.3%	1.1%	--
Home equity	3.7%	0.0%	2.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.7%	--
Commercial & Industrial	2.2%	11.9%	0.7%	0.3%	--
Commercial real estate	6.2%	11.7%	1.6%	0.1%	--
Total loans	4.7%	9.6%	0.9%	0.4%	--